

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 9

**Complete if Known**

Application Number	10/717,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2121
Examiner Name	M. HODUMES
Attorney Docket Number	VM - 57

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
MSE		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
MBA		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
MBA		US- 5,128,861 - B1	07-07-1992	Kagami, Akari	
MBA		US- 5,237,495 - B1	08-17-1993	Morii, Hideki	
MBA		US- 3,749,892 - B1	07-31-1973	Stenning, Patrick	
MBA		US- 5,361,201 - B1	11-01-1994	Jost, Allen et al	
MBA		US- 3,933,305 - B1	01-20-1976	Murphy, John Michael	
MBA		US- 4,989,141 - B1	01-29-1991	Lyons, Richard	
MBA		US- 5,317,504 - B1	05-31-1994	Nakayama, Mamoru	
MBA		US- 5,414,621 - B1	05-09-1995	Hough, John	
MBA		US- 5,193,055 - B1	03-09-1993	Brown, Gordon	
MBA		US- 5,809,282 - B1	09-15-1998	Cooper, Dennis	
MBA		US- 5,875,431 - B1	02-23-1999	Heckman et al	
MBA		US- 5,737,581 - B1	04-07-1998	Keane, John	
MBA		US- 5,812,988 - B1	09-22-1998	Sandretto, Michael	
MBA		US- 6,125,355 - B1	09-26-2000	Bekaert et al	
MBA		US- 6,173,276 - B1	01-19-2001	Kant, Elain	
MBA		US- 6,112,188 - B1	08-29-2000	Harnett, William	
MBA		US- 6,134,536 - B1	10-17-2000	Shepherd, Ian	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	MM-DD-YYYY			
MBA		EP 0 587 290 A2	03-16-1994	Powers et al		
MBA		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		

Examiner  
SignatureDate  
Considered

4/28/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 2of 9**Complete if Known**

Application Number	10/217,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2121
Examiner Name	Mc HUGHES
Attorney Docket Number	VM-57

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
<del>MEAT</del>		US- 6,332,163 - B1	12-18-2001	Bowman-Amuah, Michel	
<del>MEAT</del>		US- 5,802,501 - B1	9-1-1998	Graff, Richard A.	
<del>MEAT</del>		US- 4,839,304 - B1	6-13-1989	Roberts et al	
<del>MEAT</del>		US- 6,148,293 - B1	11-14-2000	Douglas L. King	
<del>MEAT</del>		US- 5,742,775 - B1	04-21-1998	Douglas L. King	
<del>MEAT</del>		US- 5,802,501 - B1	09-01-1998	Graff, Richard	
<del>MEAT</del>		US- 2002/0023034-A1	02-21-2002	Brown et al	
<del>MEAT</del>		US- 2002/0052820-A1	05-02-2002	Gatto, Joseph	
<del>MEAT</del>		US- 2002/0002520-A1	01-03-2002	Gatto, Joseph	
<del>MEAT</del>		US- 2002/0016758-A1	02-07-2002	Grigsby, Calvin	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>4</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

Examiner Signature		Date Considered	4/25/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/217,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2121
Examiner Name	M. HOCMES
Attorney Docket Number	VM - 57

Sheet 3

of 9

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
NBA	1	ZIPP, ALAN S.; Business valuation methods; 1993, AICPA	
NBA	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, January 1995, Red Herring	
NBA	3	MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, The Free Press	
NBA	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986, The Free Press	
NBA	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
NBA	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; Princeton University Press	
NBA	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
NBA	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; John Wiley & Sons	
NBA	9	MOST, KENNETH; Accounting theory; 1977, Grid, Inc.	
NBA	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, Richard D. Irwin	

Examiner Signature	<i>[Signature]</i>	Date Considered	4/25/06
--------------------	--------------------	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Applicant Number	101217,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2121
Examiner Name	M. HERMES
Attorney Docket Number	VM - 57

Sheet 4

of 9

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
NBA	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1/1/1994; Van Norstrand Reinhold	
NBA	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
NBA	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; McGraw Hill	
NBA	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; 5/1/1996; Research Technology Manage	
NBA	15	MILLER, MERTON & MODIGLIANI, FRANCO, Dividend policy, growth and the valuation of shares, 10/1/1961,	
NBA	16	SIMENSKY, MELVIN & BRYER, LANNING; The new role of intellectual property in commercial transactions,	
NBA	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, 4/1/1996, Appraisal Journal, v64	
NBA	18	BROWN, GORDON T, Free cash flow appraisal, a better way, 4/1/1996, Appraisal Journal, V64, number 2,	
NBA	19	BUSINESS EDITORS & REAL ESTATE INDUSTRY WRITERS, EQK Realty Investors I, 4/2/1992, Press Release	
NBA	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, 9/1/1995, CPA Journal v65, number 9	

Examiner Signature	<i>[Signature]</i>	Date Considered	4/25/06
--------------------	--------------------	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Applicant Number	10/717,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2/21
Examiner Name	M. HOMES
Attorney Docket Number	VM - 57

Sheet

5

of

9

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
NBA	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; 8/1/1994; Ohio	
NBA	22	LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
NBA	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer;	
NBA	24	MAXSON, MARK; Will you get your money's worth?, 5/1/1993, Financial Executive	
NBA	25	FRIEDMAN, RICHARD; Business valuation: calculating it right; 10/1/1994; Practical Accountant	
NBA	26	MULLEN, MAGGIE; How to value intangibles; 11/1/1993; Accountancy	
NBA	27	STEWART, THOMAS; Trying to grasp the intangible; 10/2/1995 Fortune	
NBA	28	OUROSOFF, ALEXANDRA; What the world's top brands are worth; 9/1/1992; Finance World	
NBA	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; Credi	
NBA	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business	

Examiner Signature		Date Considered	4/25/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Complete if Known**

## Application Number

**Filing Dat****First Named Inventor**

Art Unit

Examiner Name

Attorney Docket Number

**(Use as many sheets as necessary)**

Sheet

6

of

19

VM - 57

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<del>WBA</del>	31	HIRSCH, A. ETHAN, What's it worth?, 12/21/1992, Accounting Today, v6, number 24, p 16	
<del>WBA</del>	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; 4/1/1997; MIT	
<del>WBA</del>	33	SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; 10/1/1993; Ma	
<del>WBA</del>	34	Sveiby, Karl Erik & Mellander, Klas; Tango Learning Guide Version 2.1; 1994; Celemi	
<del>WBA</del>	35	KAUFMAN, J. JERRY; Value Management; 1998; Crisp	
<del>WBA</del>	36	HBS Press; Measuring Corporate Performance; 1998; HBS Press	
<del>WBA</del>	37	KAPLAN, ROBERT & NORTON, DAVID; The Balanced Scorecard; 1996; HBS Press	
<del>WBA</del>	38	MORRIS, HENRY; Extending the Business Process, 10/6/98, IDC Presentation	
<del>WBA</del>	39	AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", Journal of Accounting and	
<del>WBA</del>	40	ERNST & YOUNG, Measures that Matter	

**Examiner  
Signature**

Date  
Considered

4/25/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.**

***If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.***

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 7

of

9

**Complete If Known**

Application Number

10/217,026

Filing Date

11/19/2003

First Named Inventor

Jeff S. Eder

Art Unit

2121

Examiner Name

M. Hoxmes

Attorney Docket Number

VM-57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
WBA	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 99, 09/99, Springer	
WBA	42	AKMAN, VAROL, BOUQUET, PAOLO, et al; Modeling and Using Context - Context 2001, 07/01, Springer	
WBA	43	BLACKBURN, PATRICK, GHIDINI, CHIARA, et al; Modeling and Using Context - Context 2003, 6/03, Springer	
WBA	44	FRANKE, JURGEN, HARDLE, WOLFGANG, et al; Measuring Risk in Complex Stochastic Systems; 2000, Springer	
WBA	45	SHIMPI, PRAKASH, Integrating Corporate Risk Management, 10/99, Swiss Re New Markets	
WBA	46	BREWKA, GERHARD, Principles of Knowledge Representation, 1996, CSLI Publications	
WBA	47	REITER, RAYMOND, Knowledge in Action, 2001, MIT Press	
WBA	48	TISSSEN, RENE, ANDRIESSEN, DANIEL, et al; The Knowledge Dividend, 2000, Prentice Hall	
WBA	49	RUMIZEN, MELISSIE CLEMMONS; The Complete Idiot's Guide to Knowledge Management; 2002, CWL Publishing	
WBA	50	CHAPPELL, DAVID & JEWELL, TYLER, Java Web Services; 2002, O'Reilly	

Examiner Signature

Date Considered

4/25/06

\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 8

of 9

**Compleat If Known**

Application Number

10/212,026

Filing Date

11/19/2003

First Named Inventor

Jeff S. Eder

Art Unit

2121

Examiner Name

W. HOLMES

Attorney Docket Number

VM - 57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
WBA	51	KLUGE, JURGEN, STEIN, WOLFRAM, LICHT, THOMAS, Knowledge Unplugged, 2001, Palgrave	
WBA	52	CONWAY, SUSAN & SLIGAR, CHAR, Unlocking Knowledge Assets, 2002, Microsoft Press	
WBA	53	MARCUS, ROBERT & WATTERS, BEVERLEY; Collective Knowledge, 2002, Microsoft Press	
WBA	54	HANCOCK, JOHN, HUBER, PETER, KOCH, PABLO, The economics of insurance, 2001, Swiss Re Press	
WBA	55	FAHY, MARTIN, Strategic Enterprise Management Systems, 2001, CIMA	
WBA	56	SHAFER, GLENN & VOVK, VLADIMIR, Probability and Finance, 2001, John Wiley & Sons	
WBA	57	BARABASI, ALBERT-LASZLO, Linked - the new science of networks, April, 2002; Perseus	
WBA	58	HILDENBRAND, CAROL, "Putting two and two together", Darwin, January 2002, page 51.	
WBA	59	UPTON, WAYNE, "Special Report: Business and Financial Reporting, Challenges of the New Economy," FAS	
WBA	60	GLASS, GRAHAM, Web Services, Prentice Hall, 2002.	

Examiner  
SignatureDate  
Considered

4/25/06

\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 9

of 9

**Complete if Known**

Application Number

10/212,026

Filing Date

11/19/2003

First Named Inventor

Jeff S. Eder

Art Unit

2/21

Examiner Name

M. KCMES

Attorney Docket Number

VM-57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
WBA	61	CIO INSIGHT, "Special Issue: The Alignment Gap", Ziff Davis Media, No. 15, 2002.	
WBA	62	KUEHNE, SVEN, et al, "SEQL: Category learning as progressive abstraction using structure mapping", 2	
WBA	63	BROWN, JOHN SEELY, et al, "Loosening up: How process networks unlock the power of specialization, 20	
WBA	64	PFEFFER, AVI, "A Bayesian Language for Cumulative Learning", 2000, AAIL.	
WBA	65	CLARK, PETER, et al, "Knowledge entry as graphical assembly of components", 2001, K-Cap 01	
WBA	66	BLYTHE, JIM, "An Integrated Environment for Knowledge Acquisition", 2001, Intelligent User Interface	
WBA	67	QUINN, JAMES BRIAN, Intelligent Enterprise, Free Press, 1992	
WBA	68	FOWLER, MARTIN; Analysis Patterns: Reusable Object Models, 1997, Addison Wesley	

Examiner Signature

Date Considered

4/25/06

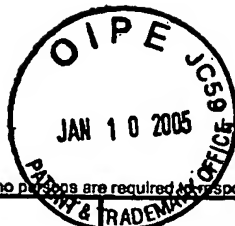
\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.







PTO/SB/08B (08-03)

Approved for use through 07/31/2008. OMB 0851-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Complete if Known

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

of

Application Number

10/717,026

Filing Date

11/19/2003

First Named Inventor

Jeff S. Eder

Art Unit

2402 2121

Examiner Name

Mr. H. O. M. S.

Attorney Docket Number

VM - 57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
NEAL		KOLLER, TIMOTHY, "What is value based management", McKinsey Quarterly, 1994, Number 3	
NEAL		BROWN, CAROL; COAKLEY, JAMES; PHILLIPS, MARY ELLEN, "Neural Networks Enter World of Mgmt Accounting,	
NEAL		BIELINSKI, DANIEL, "How to sort out the premium drivers of post deal value", Mergers & Acquisitions,	
NEAL		BERGSTROM, PETER; KIMBER ELIOT, "Formal data models for SGML and HyTime", SGML, March 1999, electrum	
NEAL		HAROLD, ELLIOTTE, XML Bible, IDG Books, 1999	
NEAL		KNIGHT, JAMES, Value Based Management, McGraw Hill, 1998	
NEAL		NeuroSolutions, Application Summaries	
NEAL		COPELAND, TOM, KOLLER, TIM, MURRIN, JACK, Valuation, John Wiley and Sons, 1994	
NEAL		BROWN, CAROLYN, PHILLIPS, MARY ELLEN, Expert Systems for Management Accounting Tasks, IMA Foundation	
NEAL			

Examiner Signature

Date

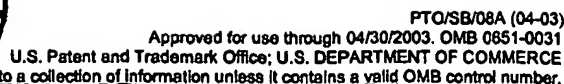
Considered

9/25/06

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE  
is required to respond to a collection of information unless it contains a valid OMB control number.

**Complete if Known**

*(Use as many sheets as necessary)*

of

Attorney Docket Number	VM - 57
------------------------	---------

[illegible][illegible]

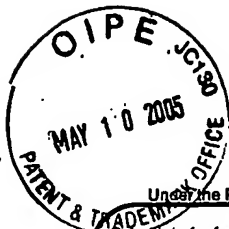
**Date**  
**Considered**

4/25/06

EXAMINER: Initial If reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

**If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.**



PTO/SB/08B (08-03)

Approved for use through 07/31/2008. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**Complete If Known****INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

of

Application Number

10/717,026

Filing Date

11/19/2003

First Named Inventor

Jeff S. Eder

Art Unit

2402 2121

Examiner Name

Michael Holmes

Attorney Docket Number

VM - 57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
WJE		Anonymous, "Survey: Too Clever by Half", The Economist, January 24, 2004	

Examiner  
SignatureDate  
Considered

4/25/06

\*EXAMINER: Initial & reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Substitute for form 1449/PTO

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet

of

**Complete if Known**

Application Number	10/717.026
--------------------	------------

<b>Filing Date</b>	11/19/2003
--------------------	------------

First Named Inventor	Jeff S. Eder
----------------------	--------------

Art Unit	<del>2409</del> 3121
----------	----------------------

Examiner Name	Michael Holmes
---------------	----------------

Attorney Docket Number	VM - 57
------------------------	---------

## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner  
Signature**

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

**If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.**



PTO/SB/08B (08-03)  
Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

### Complete if Known

Application Number	10/717,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2402- 2121
Examiner Name	Michael Holmes
Attorney Docket Number	VM - 57

Sheet		of	
-------	--	----	--

### NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
WRA		CAOQUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, John Wiley and Sons, Inc.	

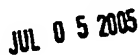
Examiner Signature		Date Considered	4/25/06
--------------------	--	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.





Approved for use through 04/30/2003. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

~~Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.~~

Substitute for form 1449/PTO

**(Use as many sheets as necessary)**

Sheet

of

**Complete if Known**

Application Number	10/717.026
--------------------	------------

Filing Date	11/19/2003
-------------	------------

First Named Inventor	Jeff S. Eder
----------------------	--------------

Art Unit	<del>2102</del> 2121
----------	----------------------

Examiner Name	Michael Holmes
---------------	----------------

Attorney Docket Number	VM - 57
------------------------	---------

## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Michael B. Zilman

Date  
Considered

4/25/06

EXAMINER: Indicate reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.**

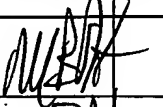
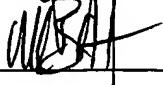
**If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.**

PTO/SB/088 (08-03)

Approved for use through 07/31/2008. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>		
		Application Number	10/717,028	
		Filing Date	11/19/2003	
		First Named Inventor	Jeff S. Eder	
		Art Unit	2402-2121	
		Examiner Name	Michael Holmes	
Sheet		of	Attorney Docket Number	AR - 57

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		CAQUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, John Wiley and Sons	
		LOHR, STEVE, "Gates tries to inspire future techies", International Herald Tribune, March 2, 2004	

Examiner Signature		Date Considered	4/28/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.88. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1460, Alexandria, VA 22313-1460. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1460, Alexandria, VA 22313-1460.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SO/080 (08-03)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/717,026
Filing Date	11/19/2003
First Named Inventor	Jeff S. Eder
Art Unit	2102- 2121
Examiner Name	Michael Holmes
Attorney Docket Number	AR - 57

Sheet \_\_\_\_\_ of \_\_\_\_\_

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
MUBA		Barua, Anitesh; Lee, C.H. Sophie; Whinston, Andrew, "The Calculus of Reengineering", August 1994	
MUBA		Haesendonckx, Michel, "VBM - Value Driver Tree", June 8, 2005	

Examiner Signature		Date Considered	4/25/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/080 (08-03)

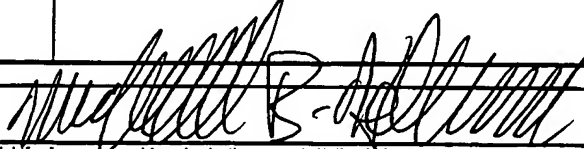
Approved for use through 07/31/2008, OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	10/717,026	
		Filing Date	11/19/2003	
		First Named Inventor	Jeff S. Eder	
		Art Unit	2402 2121	
		Examiner Name	Michael Holmes	
Sheet		of	Attorney Docket Number	AR - 67

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
UJBA		Chicago Board of Trade, "SPAN Margin System", 8/27/1991	
UJBA		Chicago Mercantile Exchange, "SPAN - Frequently Asked Questions", CME web site, 2/17/2006	

Examiner Signature		Date Considered	4/25/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language translation is attached. This collection of information is required by 37 CFR 1.90. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

FEB 20 2006

PTO/GB/580 (05-05)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Sheet		of		Application Number	10/717,026
				Filing Date	11/19/2003
				First Named Inventor	Jeff S. Eder
				Art Unit	2102 2121
				Examiner Name	Michael Holmes
				Attorney Docket Number	AR - 57

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
MAIER		Culp, Christopher et al, "Value at Risk for Asset Managers", Derivatives Quarterly, Vol 5, 01/8/99	
MAIER		MAIER, DAVID, "Database Desiderata for an XML Query Language"; W3.org, 1998	
MAIER		WIDOM, JENNIFER, "Data Management for XML, Research Directions", IEEE, July 1999	
MAIER		W3C, "Extensible Markup Language (XML)", W3C web site, 4/14/2005	
MAIER		GOLDFARB, CHARLES; & PRESCOD, PAUL; XML Handbook; Prentice Hall, 1998	

Examiner Signature		Date Considered	4/25/06
--------------------	---	-----------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.